

Fill in this information to identify your case:

United States Bankruptcy Court for the:

NORTHERN DISTRICT OF NEW YORK

Case number (if known)

Chapter you are filing under:

☒ Chapter 7

☐ Chapter 11

☐ Chapter 12

☐ Chapter 13

☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

06/24

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

John

First name

L

Middle name

Bring your picture identification to your meeting with the trustee.

Hodorowski

Last name and Suffix (Sr., Jr., II, III)

First name

Middle name

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names and any assumed, trade names and *doing business as* names.

Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-0257

Debtor 1 John L. Hodorowski

Case number (if known) \_\_\_\_\_

**About Debtor 1:**

**About Debtor 2 (Spouse Only in a Joint Case):**

4. **Your Employer Identification Number (EIN), if any.**

\_\_\_\_\_  
EIN

\_\_\_\_\_  
EIN

5. **Where you live**

110 Twenty West Dr  
Altamont, NY 12009  
\_\_\_\_\_  
Number, Street, City, State & ZIP Code

Albany  
\_\_\_\_\_  
County

**If your mailing address is different from the one above, fill it in here.** Note that the court will send any notices to you at this mailing address.

\_\_\_\_\_  
Number, P.O. Box, Street, City, State & ZIP Code

**If Debtor 2 lives at a different address:**

\_\_\_\_\_  
Number, Street, City, State & ZIP Code

\_\_\_\_\_  
County

**If Debtor 2's mailing address is different from yours, fill it in here.** Note that the court will send any notices to this mailing address.

\_\_\_\_\_  
Number, P.O. Box, Street, City, State & ZIP Code

6. **Why you are choosing this district to file for bankruptcy**

*Check one:*

- ☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
- ☐ I have another reason.  
Explain. (See 28 U.S.C. § 1408.)  
\_\_\_\_\_

*Check one:*

- ☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
- ☐ I have another reason.  
Explain. (See 28 U.S.C. § 1408.)  
\_\_\_\_\_

Debtor 1 John L Hodorowski

Case number (if known)

**Part 2: Tell the Court About Your Bankruptcy Case**

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.
- ☒ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13

8. **How you will pay the fee** ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. **Have you filed for bankruptcy within the last 8 years?** ☒ No.  
☐ Yes.

District	_____	When	_____	Case number	_____
District	_____	When	_____	Case number	_____
District	_____	When	_____	Case number	_____

10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** ☒ No  
☐ Yes.

Debtor	_____	Relationship to you	_____
District	_____	When	_____
Case number, if known	_____		
Debtor	_____	Relationship to you	_____
District	_____	When	_____
Case number, if known	_____		

11. **Do you rent your residence?** ☒ No.  
☐ Yes.

Go to line 12.

Has your landlord obtained an eviction judgment against you?

☐ No. Go to line 12.

☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 John L Hodorowski

Case number (if known)

**Part 3: Report About Any Businesses You Own as a Sole Proprietor****12. Are you a sole proprietor of any full- or part-time business?**☐ No. Go to Part 4.☒ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

CryoPartners, LLC

Name of business, if any

922 Troy-Schenectady Rd  
Albany, NY 12210

Number, Street, City, State &amp; ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- ☒ None of the above

**13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a small business debtor?**

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

*If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).*

☒ No. I am not filing under Chapter 11.☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.☐ Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.☐ Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention****14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**☒ No.☐ Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

*For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?*

Where is the property?

Number, Street, City, State &amp; Zip Code

Debtor 1 John L Hodorowski

Case number (if known)

**Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**

**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:**

*You must check one:*

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**  
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

- ☐ **Disability.**  
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

- ☐ **Active duty.**  
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):**

*You must check one:*

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**  
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

- ☐ **Disability.**  
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

- ☐ **Active duty.**  
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 John L Hodorowski

Case number (if known)

**Part 6: Answer These Questions for Reporting Purposes**

16. What kind of debts do you have?	16a.	<b>Are your debts primarily consumer debts?</b> <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> No. Go to line 16b. <input type="checkbox"/> Yes. Go to line 17.
	16b.	<b>Are your debts primarily business debts?</b> <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. <input type="checkbox"/> No. Go to line 16c. <input checked="" type="checkbox"/> Yes. Go to line 17.
	16c.	State the type of debts you owe that are not consumer debts or business debts  _____

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17. Are you filing under Chapter 7?	<input type="checkbox"/> No. I am not filing under Chapter 7. Go to line 18.  <input checked="" type="checkbox"/> Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		

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18. How many Creditors do you estimate that you owe?	<input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
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19. How much do you estimate your assets to be worth?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input checked="" type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input checked="" type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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**Part 7: Sign Below****For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ John L Hodorowski

John L Hodorowski

Signature of Debtor 1

Signature of Debtor 2

Executed on May 23, 2025

MM / DD / YYYY

Executed on

MM / DD / YYYY

Debtor 1 John L Hodorowski

Case number (if known) \_\_\_\_\_

**For your attorney, if you are represented by one**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

**If you are not represented by an attorney, you do not need to file this page.**

/s/ Jonathan D. Warner

Date

May 23, 2025

Signature of Attorney for Debtor

MM / DD / YYYY

Jonathan D. Warner

Printed name

Warner and Warner PLLC

Firm name

6 Automation Lane Suite 109

Albany, NY 12205

Number, Street, City, State & ZIP Code

Contact phone (518) 451-9388

Email address

jwarner@warnerlawyers.com

5108568 NY

Bar number & State

**Fill in this information to identify your case:**

Debtor 1	John L Hodorowski		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF NEW YORK		
Case number (if known)			

☐ Check if this is an amended filing
**Official Form 106Sum****Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

**Part 1: Summarize Your Assets**

		<b>Your assets</b> Value of what you own
<b>1. Schedule A/B: Property</b> (Official Form 106A/B)		
1a. Copy line 55, Total real estate, from Schedule A/B.....	\$	665,600.00
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$	1,071,402.34
1c. Copy line 63, Total of all property on Schedule A/B.....	\$	1,737,002.34

**Part 2: Summarize Your Liabilities**

		<b>Your liabilities</b> Amount you owe
<b>2. Schedule D: Creditors Who Have Claims Secured by Property</b> (Official Form 106D)		
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$	4,552,413.06
<b>3. Schedule E/F: Creditors Who Have Unsecured Claims</b> (Official Form 106E/F)		
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....	\$	57,885.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....	\$	4,871,745.19
<b>Your total liabilities</b>		<b>\$ 9,482,043.25</b>

**Part 3: Summarize Your Income and Expenses**

<b>4. Schedule I: Your Income</b> (Official Form 106I)	
Copy your combined monthly income from line 12 of <i>Schedule I</i> .....	\$ 9,518.68
<b>5. Schedule J: Your Expenses</b> (Official Form 106J)	
Copy your monthly expenses from line 22c of <i>Schedule J</i> .....	\$ 13,883.09

**Part 4: Answer These Questions for Administrative and Statistical Records****6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**
☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

☒ Yes
**7. What kind of debt do you have?**
☐ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

☒ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.

Debtor 1 John L Hodorowski

Case number (if known) \_\_\_\_\_

8. **From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ \_\_\_\_\_

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

	Total claim
<b>From Part 4 on <i>Schedule E/F</i>, copy the following:</b>	
9a. Domestic support obligations (Copy line 6a.)	\$ _____
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ _____
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ _____
9d. Student loans. (Copy line 6f.)	\$ _____
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ _____
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ _____
9g. <b>Total.</b> Add lines 9a through 9f.	\$ _____

**Fill in this information to identify your case and this filing:**

Debtor 1 John L Hodorowski  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: NORTHERN DISTRICT OF NEW YORK

Case number \_\_\_\_\_

☐ Check if this is an amended filing

## Official Form 106A/B Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

### Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.  
☒ Yes. Where is the property?

1.1

110 Twenty West Dr

Street address, if available, or other description

Altamont NY 12009

City State ZIP Code

Albany

County

**What is the property?** Check all that apply

- ☒ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other \_\_\_\_\_

**Who has an interest in the property?** Check one

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

**Other information you wish to add about this item, such as local property identification number:**

50% Interest in Primary Residence

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?**  
\$1,331,200.00

**Current value of the portion you own?**  
\$665,600.00

**Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.**

Tenancy by the Entirety

☐ **Check if this is community property**  
(see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$665,600.00

### Part 2: Describe Your Vehicles

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not?** Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

Debtor 1 John L Hodorowski

Case number (if known) \_\_\_\_\_

**3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

- ☐ No  
☒ Yes

3.1 Make: Ford  
 Model: F350  
 Year: 2017  
 Approximate mileage: 140000  
 Other information:

**Who has an interest in the property?** Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ **Check if this is community property**  
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?**

\$20,525.00

**Current value of the portion you own?**

\$20,525.00

3.2 Make: Ford  
 Model: Bronco Sport  
 Year: 2021  
 Approximate mileage: 36000  
 Other information:

**Who has an interest in the property?** Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ **Check if this is community property**  
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?**

\$20,275.00

**Current value of the portion you own?**

\$20,275.00

**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

*Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories*

- ☒ No  
☐ Yes

**5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>**

\$40,800.00

**Part 3: Describe Your Personal and Household Items**

**Do you own or have any legal or equitable interest in any of the following items?**

**Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**6. Household goods and furnishings**

*Examples: Major appliances, furniture, linens, china, kitchenware*

- ☐ No  
☒ Yes. Describe....

50% Interest in Household Goods and Furnishings

\$3,500.00

**7. Electronics**

*Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games*

- ☐ No  
☒ Yes. Describe....

50% Interest in Household and Personal Electronics

\$2,500.00

**8. Collectibles of value**

*Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles*

- ☒ No  
☐ Yes. Describe....

**9. Equipment for sports and hobbies**

*Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments*

- ☒ No  
☐ Yes. Describe....

Debtor 1 John L Hodorowski Case number (if known) \_\_\_\_\_

10. **Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

- ☒ No  
☐ Yes. Describe.....

11. **Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

- ☐ No  
☒ Yes. Describe.....

Basic Clothing

\$1,000.00

12. **Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

- ☐ No  
☒ Yes. Describe.....

One [1] Wedding Band

\$500.00

13. **Non-farm animals**

Examples: Dogs, cats, birds, horses

- ☐ No  
☒ Yes. Describe.....

Two [2] Dogs

Unknown

14. **Any other personal and household items you did not already list, including any health aids you did not list**

- ☒ No  
☐ Yes. Give specific information.....

15. **Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....**

\$7,500.00

**Part 4: Describe Your Financial Assets**

**Do you own or have any legal or equitable interest in any of the following?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

16. **Cash**

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

- ☒ No  
☐ Yes.....

17. **Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

- ☐ No  
☒ Yes.....

Institution name:

17.1. Checking

50% Interest in Key Bank Account Ending in # 2743

\$26,142.30

18. **Bonds, mutual funds, or publicly traded stocks**

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

- ☐ No  
☒ Yes.....

Institution or issuer name:

50% Interest in Fenimore Asset Management/Charles Schwab Account Ending in # 1069

\$362,500.00

19. **Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

- ☐ No  
☒ Yes. Give specific information about them.....

Name of entity:

% of ownership:

Debtor 1	<u>John L Hodorowski</u>	Case number (if known)	<u></u>
	50% Interest in Hodorowski Holdings, LLC Corporate Entity previously earned income from the rental of real properties known as "11 Opus Boulevard, Schenectady, New York 12306" and "245 Broadway, Schenectady, New York 12306".	<u></u> %	<u>Unknown</u>
	20% Interest in HHA Enterprises, LLC Corporate Entity previously operated as a real estate development business.	<u></u> %	<u>Unknown</u>
	13.4% Interest in CryoPartners, LLC Corporate entity previously operated as a Health Spa.	<u></u> %	<u>Unknown</u>
	50% Interest in HH at Haywood Lane, LLC Corporate Entity previously operated as a real estate development business.	<u></u> %	<u>Unknown</u>
	33.33% Interest in HH Land Development, LLC Corporate Entity previously operated as a real estate development business.	<u></u> %	<u>Unknown</u>
	30% Interest in HHB Holdings, LLC Corporate Entity previously operated as a real estate development business.	<u></u> %	<u>Unknown</u>
	50% Interest in JP Hodorowski Development, LLC Corporate Entity previously operated as a real estate development business.	<u></u> %	<u>Unknown</u>
	45% Interest in Hodorowski Homes, LLC Corporate Entity previously operated as a real estate development business.	<u></u> %	<u>Unknown</u>
	50% Interest in Hodorowski Homes Legends Preserve, LLC Corporate Entity previously operated as a real estate development business.	<u></u> %	<u>Unknown</u>
	50% Interest in Hodorowski Property Management, LLC Corporate entity previously operated as a real estate management company.	<u></u> %	<u>Unknown</u>
	50% Interest in J. Luke Construction Co., LLC Corporate Entity previously operated as a construction company.	<u></u> %	<u>Unknown</u>
	50% Interest in John-Luke Development Co., LLC Corporate Entity previously operated as a real estate development business.	<u></u> %	<u>Unknown</u>
	50% Interest in John Paul Builders, LLC Corporate Entity previously operated as a home builder and construction business.	<u></u> %	<u>Unknown</u>
	38.5% Interest in JPH Mechanical, LLC Corporate Entity previously operated as a construction business.	<u></u> %	<u>Unknown</u>
	16.5% Interest in 767 Troy-Schenectady Road, LLC Corporate Entity previously operated as a real estate rental business.	<u></u> %	<u>Unknown</u>

Debtor 1 John L Hodorowski Case number (if known) \_\_\_\_\_

50% Interest in Oakwood Ave Apartments, LLC Corporate Entity previously operated as a real estate rental business.	_____ %	Unknown
14.05% Interest in Forts Ferry Road Development, LLC Corporate Entity previously operated as a real estate development business.	_____ %	Unknown
Unknown Interest in TSR 767, LLC Corporate Entity previously operated as a real estate rental business.	_____ %	Unknown
Unknown Interest in Hodorowski Homes at Hamden Woods, LLC	_____ %	Unknown
Unknown Interest in Hodorowski Homes Hickory Ridge, LLC	_____ %	Unknown
Unknown Interest in Hodorowski Homes Mohawk Hills, LLC	_____ %	Unknown
29.67% Interest in City Edge, LLC Corporate Entity previously earned income from the rental of real property known as "242 Broadway, Schenectady, New York 12305".	_____ %	Unknown

20. **Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.  
*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

- ☒ No  
☐ Yes. Give specific information about them

Issuer name:

21. **Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

- ☐ No  
☒ Yes. List each account separately.

Type of account:  
401(k)

Institution name:

Chemung Canal Trust Company

\$634,460.04

22. **Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

- ☒ No  
☐ Yes. ....

Institution name or individual:

23. **Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

- ☒ No  
☐ Yes..... Issuer name and description.

24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

- ☒ No  
☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

- ☐ No  
☒ Yes. Give specific information about them...

50% Interest in F. John Hodorowski and Lucille T. Hodorowski  
Irrevocable Trust

Unknown

26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property**

*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements

- ☒ No  
☐ Yes. Give specific information about them...

Debtor 1 John L Hodorowski

Case number (if known) \_\_\_\_\_

**27. Licenses, franchises, and other general intangibles**

*Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- ☒ No  
☐ Yes. Give specific information about them...

**Money or property owed to you?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you**

- ☒ No  
☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

**29. Family support**

*Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- ☒ No  
☐ Yes. Give specific information.....

**30. Other amounts someone owes you**

*Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- ☒ No  
☐ Yes. Give specific information..

**31. Interests in insurance policies**

*Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

- ☐ No  
☒ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

State Farm Term Life Policy

Debtor's Non-Filing Spouse

Unknown

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

- ☒ No  
☐ Yes. Give specific information..

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

*Examples:* Accidents, employment disputes, insurance claims, or rights to sue

- ☒ No  
☐ Yes. Describe each claim.....

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

- ☒ No  
☐ Yes. Describe each claim.....

**35. Any financial assets you did not already list**

- ☒ No  
☐ Yes. Give specific information..

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**

\$1,023,102.34

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

**37. Do you own or have any legal or equitable interest in any business-related property?**

- ☒ No. Go to Part 6.  
☐ Yes. Go to line 38.

Debtor 1 John L Hodorowski

Case number (if known) \_\_\_\_\_

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.

46. **Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

- ☒ No. Go to Part 7.  
☐ Yes. Go to line 47.

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

53. **Do you have other property of any kind you did not already list?**

*Examples: Season tickets, country club membership*

- ☒ No  
☐ Yes. Give specific information.....

54. **Add the dollar value of all of your entries from Part 7. Write that number here** .....

\$0.00

**Part 8: List the Totals of Each Part of this Form**

55. <b>Part 1: Total real estate, line 2</b> .....		<u>\$665,600.00</u>
56. <b>Part 2: Total vehicles, line 5</b>	<u>\$40,800.00</u>	
57. <b>Part 3: Total personal and household items, line 15</b>	<u>\$7,500.00</u>	
58. <b>Part 4: Total financial assets, line 36</b>	<u>\$1,023,102.34</u>	
59. <b>Part 5: Total business-related property, line 45</b>	<u>\$0.00</u>	
60. <b>Part 6: Total farm- and fishing-related property, line 52</b>	<u>\$0.00</u>	
61. <b>Part 7: Total other property not listed, line 54</b>	+ <u>\$0.00</u>	
62. <b>Total personal property.</b> Add lines 56 through 61...	<u>\$1,071,402.34</u>	Copy personal property total <u>\$1,071,402.34</u>
63. <b>Total of all property on Schedule A/B.</b> Add line 55 + line 62		<u>\$1,737,002.34</u>

**Fill in this information to identify your case:**

Debtor 1	John L Hodorowski		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF NEW YORK		
Case number (if known)			

☐ Check if this is an amended filing
**Official Form 106C****Schedule C: The Property You Claim as Exempt**

4/25

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1: Identify the Property You Claim as Exempt**

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <small>Copy the value from <i>Schedule A/B</i></small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
50% Interest in Household Goods and Furnishings Line from <i>Schedule A/B</i> : 6.1	\$3,500.00	<input checked="" type="checkbox"/> \$3,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	NYCPLR § 5205(a)(5)
50% Interest in Household and Personal Electronics Line from <i>Schedule A/B</i> : 7.1	\$2,500.00	<input checked="" type="checkbox"/> \$2,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	NYCPLR § 5205(a)(5)
Basic Clothing Line from <i>Schedule A/B</i> : 11.1	\$1,000.00	<input checked="" type="checkbox"/> \$1,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	NYCPLR § 5205(a)(5)
One [1] Wedding Band Line from <i>Schedule A/B</i> : 12.1	\$500.00	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	NYCPLR § 5205(a)(6)
Chemung Canal Trust Company Line from <i>Schedule A/B</i> : 21.1	\$634,460.04	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	NYCPLR § 5205(c)(1) & (2)

Debtor 1 John L Hodorowski

Case number (if known) \_\_\_\_\_

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption.	
State Farm Term Life Policy Line from Schedule A/B: 31.1	<u>Unknown</u>	<input type="checkbox"/> _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	NY Ins. Law § 3212, Est. Pow. & Tr. § 7-1.5, NYCPLR § 5205(i)

3. **Are you claiming a homestead exemption of more than \$214,000?**

(Subject to adjustment on 4/01/28 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

**Fill in this information to identify your case:**

Debtor 1	<u>John L Hodorowski</u>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>NORTHERN DISTRICT OF NEW YORK</u>		
Case number (if known)			

☐ Check if this is an amended filing
**Official Form 106D****Schedule D: Creditors Who Have Claims Secured by Property**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

**1. Do any creditors have claims secured by your property?**

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

**Part 1: List All Secured Claims**

**2. List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A	Column B	Column C
Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
\$87,190.70	\$1,331,200.00	\$87,190.70

2.1 ABC Supply Co., Inc.

Creditor's Name

1 ABC Pkwy  
Beloit, WI 53511

Number, Street, City, State &amp; Zip Code

**Describe the property that secures the claim:**110 Twenty West Dr, Altamont, NY  
12009  
Albany County 50% Interest in Primary Residence**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Nature of lien.** Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☒ Judgment lien from a lawsuit  
☐ Other (including a right to offset)

**Who owes the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number XXXX

2.2 Bellevue Builders Supply

Creditor's Name

500 Duanesburg Rd  
Schenectady, NY  
12306-1015

Number, Street, City, State &amp; Zip Code

**Describe the property that secures the claim:**110 Twenty West Dr, Altamont, NY  
12009  
Albany County 50% Interest in Primary Residence**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Nature of lien.** Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☒ Judgment lien from a lawsuit  
☐ Other (including a right to offset)

**Who owes the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number XXXX

Debtor 1 John L Hodorowski Case number (if known) \_\_\_\_\_

First Name Middle Name Last Name

**2.3** Broadview FCU Describe the property that secures the claim: \$1,230,573.90 \$1,331,200.00 \$206,994.18

Creditor's Name

700 Patroon Creek Blvd  
Albany, NY 12206-5010

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

110 Twenty West Dr, Altamont, NY  
12009  
Albany County 50% Interest in Primary  
Residence

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☒ Judgment lien from a lawsuit  
☐ Other (including a right to offset) \_\_\_\_\_

Who owes the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

Date debt was incurred \_\_\_\_\_ Last 4 digits of account number 3356

**2.4** Broadview FCU Describe the property that secures the claim: \$17,586.43 \$1,331,200.00 \$17,586.43

Creditor's Name

4 Winners Cir  
Albany, NY 12205-1121

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

110 Twenty West Dr, Altamont, NY  
12009  
Albany County 50% Interest in Primary  
Residence

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☒ Judgment lien from a lawsuit  
☐ Other (including a right to offset) \_\_\_\_\_

Who owes the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

Date debt was incurred \_\_\_\_\_ Last 4 digits of account number 3356

**2.5** Broadview FCU Describe the property that secures the claim: \$1,589,280.97 \$1,331,200.00 \$1,589,280.97

Creditor's Name

4 Winners Cir  
Albany, NY 12205-1121

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

110 Twenty West Dr, Altamont, NY  
12009  
Albany County 50% Interest in Primary  
Residence

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☒ Judgment lien from a lawsuit  
☐ Other (including a right to offset) \_\_\_\_\_

Who owes the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

Date debt was incurred \_\_\_\_\_ Last 4 digits of account number 3769

Debtor 1 John L Hodorowski Case number (if known) \_\_\_\_\_

First Name Middle Name Last Name

**2.6** Broadview FCU Describe the property that secures the claim: \$15,440.96 \$1,331,200.00 \$15,440.96

Creditor's Name

110 Twenty West Dr, Altamont, NY  
12009  
Albany County 50% Interest in Primary  
Residence

4 Winners Cir  
Albany, NY 12205-1121

Number, Street, City, State & Zip Code

**Who owes the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Nature of lien.** Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☒ Judgment lien from a lawsuit  
☐ Other (including a right to offset) \_\_\_\_\_

Date debt was incurred \_\_\_\_\_ Last 4 digits of account number 2166

**2.7** Broadview FCU Describe the property that secures the claim: \$825,764.92 \$1,383,484.60 \$773,480.32

Creditor's Name

Checking: 110 Twenty West Dr,  
Altamont, NY 12009  
Albany County 50% Interest in Primary  
Residence; Checking: 50% Interest in  
Key Bank Account Ending in # 2743

4 Winners Cir  
Albany, NY 12205-1121

Number, Street, City, State & Zip Code

**Who owes the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Nature of lien.** Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☒ Judgment lien from a lawsuit  
☐ Other (including a right to offset) \_\_\_\_\_

Date debt was incurred \_\_\_\_\_ Last 4 digits of account number 8079

**2.8** Buckley Associates Describe the property that secures the claim: \$52,843.88 \$1,331,200.00 \$0.00

Creditor's Name

110 Twenty West Dr, Altamont, NY  
12009  
Albany County 50% Interest in Primary  
Residence

120 Railroad Ave  
Albany, NY 12205

Number, Street, City, State & Zip Code

**Who owes the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Nature of lien.** Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☒ Judgment lien from a lawsuit  
☐ Other (including a right to offset) \_\_\_\_\_

Date debt was incurred \_\_\_\_\_ Last 4 digits of account number XXXX

Debtor 1 John L Hodorowski Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

<b>2.9</b>	<b>Clearfund Solutions, LLC</b>	<b>Describe the property that secures the claim:</b>	<u>\$416,340.12</u>	<u>\$1,331,200.00</u>	<u>\$416,340.12</u>
Creditor's Name		110 Twenty West Dr, Altamont, NY 12009 Albany County 50% Interest in Primary Residence			
99 Wall St Ste 2613 New York, NY 10005					
Number, Street, City, State & Zip Code					
<b>Who owes the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt		<b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Nature of lien.</b> Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input checked="" type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____			
Date debt was incurred _____		Last 4 digits of account number <u>XXXX</u>			

<b>2.1</b> <b>0</b>	<b>F.W. Webb Company</b>	<b>Describe the property that secures the claim:</b>	<u>\$254,776.40</u>	<u>\$1,331,200.00</u>	<u>\$0.00</u>
Creditor's Name		110 Twenty West Dr, Altamont, NY 12009 Albany County 50% Interest in Primary Residence			
160 Middlesex Tpke Bedford, MA 01730					
Number, Street, City, State & Zip Code					
<b>Who owes the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt		<b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Nature of lien.</b> Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input checked="" type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____			
Date debt was incurred _____		Last 4 digits of account number <u>XXXX</u>			

Add the dollar value of your entries in Column A on this page. Write that number here:

\$4,552,413.06

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here:

\$4,552,413.06

**Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

[ ]	Name, Number, Street, City, State & Zip Code Couch Dale Marshall, P.C. 1187 Troy Schenectady Rd Latham, NY 12110	On which line in Part 1 did you enter the creditor? <u>2.2</u> Last 4 digits of account number <u>XXXX</u>
<hr/>		
[ ]	Name, Number, Street, City, State & Zip Code Harris Beach, PLLC 99 Garnsey Rd Pittsford, NY 14534	On which line in Part 1 did you enter the creditor? <u>2.7</u> Last 4 digits of account number <u>XXXX</u>

Debtor 1 John L Hodorowski Case number (if known) \_\_\_\_\_

First Name Middle Name Last Name

[ ] Name, Number, Street, City, State & Zip Code On which line in Part 1 did you enter the creditor? 2.3  
Harris Beach, PLLC  
99 Garnsey Rd Last 4 digits of account number XXXX  
Pittsford, NY 14534

[ ] Name, Number, Street, City, State & Zip Code On which line in Part 1 did you enter the creditor? 2.5  
Harris Beach, PLLC  
99 Garnsey Rd Last 4 digits of account number XXXX  
Pittsford, NY 14534

[ ] Name, Number, Street, City, State & Zip Code On which line in Part 1 did you enter the creditor? 2.6  
Harris Beach, PLLC  
99 Garnsey Rd Last 4 digits of account number XXXX  
Pittsford, NY 14534

[ ] Name, Number, Street, City, State & Zip Code On which line in Part 1 did you enter the creditor? 2.1  
Law Offices of Scott H. Bernstein, LLC  
14 Penn Plz, 225 West 34th Street Fl 9, PMB 9020 Last 4 digits of account number XXXX  
New York, NY 10122

[ ] Name, Number, Street, City, State & Zip Code On which line in Part 1 did you enter the creditor? 2.10  
Law Offices of Stephanie J. Donato, PLLC  
261 N Plank Rd Last 4 digits of account number 2093  
Newburgh, NY 12550

[ ] Name, Number, Street, City, State & Zip Code On which line in Part 1 did you enter the creditor? 2.9  
The Klein Law Firm, LLC  
1820 Swarthmore Ave Ste 714 Last 4 digits of account number XXXX  
Lakewood, NJ 08701

**Fill in this information to identify your case:**

Debtor 1	<u>John L Hodorowski</u>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>NORTHERN DISTRICT OF NEW YORK</u>		
Case number			
(if known)			

☐ Check if this is an amended filing
**Official Form 106E/F****Schedule E/F: Creditors Who Have Unsecured Claims****12/15**

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

**Part 1: List All of Your PRIORITY Unsecured Claims****1. Do any creditors have priority unsecured claims against you?**

- ☐ No. Go to Part 2.  
☒ Yes.

**2. List all of your priority unsecured claims.** If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

		Total claim	Priority amount	Nonpriority amount	
2.1	<u>Internal Revenue Service</u> Priority Creditor's Name <u>PO Box 7346</u> <u>Philadelphia, PA 19101-7346</u> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>XXXX</u> When was the debt incurred? _____ <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of PRIORITY unsecured claim:</b> <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____ <u>Federal Income Taxes</u>	<u>\$53,285.00</u>	<u>\$53,285.00</u>	<u>\$0.00</u>

2.2	<u>NYS Department of Taxation &amp; Finance</u> Priority Creditor's Name <u>ATTN: Bankruptcy Section PO Box 5300</u> <u>Albany, NY 12205-0300</u> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>XXXX</u> When was the debt incurred? _____ <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of PRIORITY unsecured claim:</b> <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____ <u>State Income Taxes</u>	<u>\$4,600.00</u>	<u>\$4,600.00</u>	<u>\$0.00</u>
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**Part 2: List All of Your NONPRIORITY Unsecured Claims**

Debtor 1 John L Hodorowski

Case number (if known) \_\_\_\_\_

**3. Do any creditors have nonpriority unsecured claims against you?**☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.☒ Yes.**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.** If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

			Total claim
4.1	<u>2071 Central, LLC</u> Nonpriority Creditor's Name <u>1 Cobble Ct</u> <u>Albany, NY 12211</u> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>XXXX</u>  <b>When was the debt incurred?</b> _____  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Pending Civil Claim</u>	<u>\$312,631.42</u>
4.2	<u>Bellevue Builders Supply</u> Nonpriority Creditor's Name <u>500 Duanesburg Rd</u> <u>Schenectady, NY 12306-1015</u> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>XXXX</u>  <b>When was the debt incurred?</b> _____  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Pending Civil Claim</u>	<u>\$291,440.86</u>
4.3	<u>Bellevue Builders Supply</u> Nonpriority Creditor's Name <u>500 Duanesburg Rd</u> <u>Schenectady, NY 12306-1015</u> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>XXXX</u>  <b>When was the debt incurred?</b> _____  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Pending Civil Claim</u>	<u>\$189,644.39</u>

Case number (if known)

4.7	Ernest Porter Nonpriority Creditor's Name 1971 Carlton St Schenectady, NY 12306 Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>XXXX</u> \$42,479.19 When was the debt incurred? _____ <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Pending Civil Claim</u>
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Debtor 1 John L Hodorowski

Case number (if known) \_\_\_\_\_

4.8	<b>Ezra Angrist and Michelle Angrist</b> Nonpriority Creditor's Name 84 Dubois Ln Rexford, NY 12148 Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>XXXX</u> <b>When was the debt incurred?</b> _____ <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Pending Civil Claim</u>	<b>\$37,050.00</b>
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4.9	<b>Flora Rosencrans</b> Nonpriority Creditor's Name 21 Pleasant Ave Wynantskill, NY 12198 Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>XXXX</u> <b>When was the debt incurred?</b> _____ <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Pending Civil Claim</u>	<b>\$25,000.00</b>
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4.1 0	<b>KeyBank, N.A.</b> Nonpriority Creditor's Name 726 Exchange St Ste 900 Buffalo, NY 14210 Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>XXXX</u> <b>When was the debt incurred?</b> _____ <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Pending Civil Claim</u>	<b>\$35,169.52</b>
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Debtor 1 John L Hodorowski

Case number (if known) \_\_\_\_\_

4.1  
1

L & W Supply Corporation

Nonpriority Creditor's Name

55 Vantage Point Dr

Rochester, NY 14624

Number Street City State Zip Code

**Who incurred the debt?** Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

☒ No

☐ Yes

**Last 4 digits of account number** XXXX

\$19,831.59

**When was the debt incurred?** \_\_\_\_\_

**As of the date you file, the claim is:** Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

**Type of NONPRIORITY unsecured claim:**

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify Pending Civil Claim

4.1  
2

M & T Bank

Nonpriority Creditor's Name

1 M&T Plz

Buffalo, NY 14203-1420

Number Street City State Zip Code

**Who incurred the debt?** Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

☒ No

☐ Yes

**Last 4 digits of account number** XXXX

\$102,630.06

**When was the debt incurred?** \_\_\_\_\_

**As of the date you file, the claim is:** Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

**Type of NONPRIORITY unsecured claim:**

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify Pending Civil Claim

4.1  
3

M & T Bank

Nonpriority Creditor's Name

1 M&T Plz

Buffalo, NY 14203-1420

Number Street City State Zip Code

**Who incurred the debt?** Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

☒ No

☐ Yes

**Last 4 digits of account number** XXXX

\$78,952.34

**When was the debt incurred?** \_\_\_\_\_

**As of the date you file, the claim is:** Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

**Type of NONPRIORITY unsecured claim:**

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify Pending Civil Claim

Debtor 1 John L Hodorowski

Case number (if known) \_\_\_\_\_

4.1  
4

M & T Bank

Last 4 digits of account number XXXX

\$93,845.81

Nonpriority Creditor's Name

1 M&T Plz

Buffalo, NY 14203-1420

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify Pending Civil Claim

4.1  
5

Meged Funding Group Corp.

Last 4 digits of account number XXXX

\$1,071,550.00

Nonpriority Creditor's Name

1 Princeton Ave

Brick, NJ 08724

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify Civil Judgment

4.1  
6

State of New York

Last 4 digits of account number XXXX

\$14,738.51

Nonpriority Creditor's Name

The Capitol

Albany, NY 12224-0341

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify Civil Judgment

Debtor 1 John L Hodorowski

Case number (if known) \_\_\_\_\_

4.1  
7Wolberg Electrical Supply Co., Inc.Last 4 digits of account number XXXX\$52,905.67

Nonpriority Creditor's Name

35 Industrial Park RdAlbany, NY 12206

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Civil Judgment**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address

Adrian & Associates, LLC330 E 48th St Fl 2New York, NY 10017

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.6 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

XXXX

Name and Address

Couch Dale Marshall, P.C.1187 Troy Schenectady RdLatham, NY 12110

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.2 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

XXXX

Name and Address

Getman & Biryala, LLP800 Rand Bldg, 14 Lafayette SqBuffalo, NY 14203-1995

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.13 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

XXXX

Name and Address

Getman & Biryala, LLP800 Rand Bldg, 14 Lafayette SqBuffalo, NY 14203-1995

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.12 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

XXXX

Name and Address

Harris Beach, PLLC99 Garnsey RdPittsford, NY 14534

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.5 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

XXXX

Name and Address

Law Office of Jeffrey L. Zimring120 Broadway Ste 250Albany, NY 12204

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.9 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

XXXX

Name and Address

Law Offices of Isaac H. Greenfield,PLLC2 Executive Blvd Ste 305Suffern, NY 10901

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.15 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

XXXX

Name and Address

Law Offices of Stephanie J. Donato,

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.17 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims

Debtor 1 John L Hodorowski

Case number (if known) \_\_\_\_\_

PLLC  
261 N Plank Rd  
Newburgh, NY 12550

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number XXXX

Name and Address  
NL Troy Schenectady, Inc.  
713 Troy Schenectady Rd  
Latham, NY 12110

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.6 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number XXXX

Name and Address  
ORDD Law, LLP  
POB 437  
Clifton Park, NY 12065

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.1 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number XXXX

Name and Address  
Relin, Goldstein & Crane, LLP  
28 E Main St Ste 1800  
Rochester, NY 14614-1936

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.11 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number XXXX

Name and Address  
Rupp Pfalzgraf, LLC  
1600 Liberty Bldg  
Buffalo, NY 14202-3694

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.10 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number XXXX

Name and Address  
Zisholtz & Zisholtz, LLP  
200 Garden City Plz Ste 408  
Garden City, NY 11530

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.7 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number XXXX

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

		Total Claim	
Total claims from Part 1	6a. Domestic support obligations	6a.	\$ 0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$ 57,885.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e. Total Priority. Add lines 6a through 6d.	6e.	\$ 57,885.00
		Total Claim	
Total claims from Part 2	6f. Student loans	6f.	\$ 0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 4,871,745.19
	6j. Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 4,871,745.19

Fill in this information to identify your case:

Debtor 1 John L Hodorowski  
First Name Middle Name Last Name

Debtor 2  
(Spouse if, filing) \_\_\_\_\_  
First Name Middle Name Last Name

United States Bankruptcy Court for the: NORTHERN DISTRICT OF NEW YORK

Case number \_\_\_\_\_  
(if known)

☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. **Do you have any executory contracts or unexpired leases?**  
☒ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.  
☐ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).
2. **List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).** See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 Name  Number Street  City State ZIP Code	
2.2 Name  Number Street  City State ZIP Code	
2.3 Name  Number Street  City State ZIP Code	
2.4 Name  Number Street  City State ZIP Code	
2.5 Name  Number Street  City State ZIP Code	

Fill in this information to identify your case:

Debtor 1	John L Hodorowski		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF NEW YORK		
Case number (if known)			

☐ Check if this is an amended filing

## Official Form 106H Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

- ☐ No  
☒ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No. Go to line 3.  
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor  
Name, Number, Street, City, State and ZIP Code

Column 2: The creditor to whom you owe the debt  
Check all schedules that apply:

3.1 Alltek Energy Systems, Inc.  
58 Hudson River Rd  
Waterford, NY 12188

- ☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.1  
☐ Schedule G \_\_\_\_\_  
2071 Central, LLC

3.2 Builders Kitchens, Inc.  
1220 Central Ave  
Albany, NY 12205

- ☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.1  
☐ Schedule G \_\_\_\_\_  
2071 Central, LLC

3.3 CF Holdings of Rexford, LLC  
1643 Route 146  
Rexford, NY 12148

- ☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.6  
☐ Schedule G \_\_\_\_\_  
Dr. Natalie W. Lopasic

3.4 Cryoclinic, LLC  
796 Burdeck St  
Schenectady, NY 12306

- ☒ Schedule D, line 2.9  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G \_\_\_\_\_  
Clearfund Solutions, LLC

Debtor 1 John L Hodorowski

Case number (if known) \_\_\_\_\_

**Additional Page to List More Codebtors**

*Column 1: Your codebtor*

**Column 2: The creditor to whom you owe the debt**

Check all schedules that apply:

3.5 Cryoclinic, LLC  
796 Burdeck St  
Schenectady, NY 12306

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.15  
☐ Schedule G \_\_\_\_\_  
Meged Funding Group Corp.

3.6 David J. Cerniglia, DC  
25 Mohawk Ave  
Schenectady, NY 12302

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.6  
☐ Schedule G \_\_\_\_\_  
Dr. Natalie W. Lopasic

3.7 Hodorowski Holdings, LLC  
796 Burdeck St  
Schenectady, NY 12306

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.6  
☐ Schedule G \_\_\_\_\_  
Dr. Natalie W. Lopasic

3.8 Hodorowski Holdings, LLC  
796 Burdeck St  
Schenectady, NY 12306

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.1  
☐ Schedule G \_\_\_\_\_  
2071 Central, LLC

3.9 Hodorowski Holdings, LLC  
796 Burdeck St  
Schenectady, NY 12306

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.15  
☐ Schedule G \_\_\_\_\_  
Meged Funding Group Corp.

3.10 Hodorowski Holdings, LLC  
796 Burdeck St  
Schenectady, NY 12306

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.7  
☐ Schedule G \_\_\_\_\_  
Ernest Porter

3.11 Hodorowski Homes Legends Preserve, LLC  
796 Burdeck St  
Schenectady, NY 12306

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.8  
☐ Schedule G \_\_\_\_\_  
Ezra Angrist and Michelle Angrist

3.12 Hodorowski Homes Legends Preserve, LLC  
796 Burdeck St  
Schenectady, NY 12306

☒ Schedule D, line 2.7  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G \_\_\_\_\_  
Broadview FCU

3.13 Hodorowski Homes, LLC  
796 Burdeck St  
Schenectady, NY 12306

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.2  
☐ Schedule G \_\_\_\_\_  
Bellevue Builders Supply

Debtor 1 John L Hodorowski

Case number (if known) \_\_\_\_\_

**Additional Page to List More Codebtors**

*Column 1: Your codebtor*

**Column 2: The creditor to whom you owe the debt**  
Check all schedules that apply:

3.14 Hodorowski Homes, LLC  
796 Burdeck St  
Schenectady, NY 12306

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.4  
☐ Schedule G \_\_\_\_\_  
Bellevue Builders Supply

3.15 Hodorowski Homes, LLC  
796 Burdeck St  
Schenectady, NY 12306

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.8  
☐ Schedule G \_\_\_\_\_  
Ezra Angrist and Michelle Angrist

3.16 Hodorowski Homes, LLC  
796 Burdeck St  
Schenectady, NY 12306

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.5  
☐ Schedule G \_\_\_\_\_  
Broadview FCU

3.17 Hodorowski Homes, LLC  
796 Burdeck St  
Schenectady, NY 12306

☒ Schedule D, line 2.9  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G \_\_\_\_\_  
Clearfund Solutions, LLC

3.18 Hodorowski Homes, LLC  
796 Burdeck St  
Schenectady, NY 12306

☒ Schedule D, line 2.2  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G \_\_\_\_\_  
Bellevue Builders Supply

3.19 Hodorowski Homes, LLC  
796 Burdeck St  
Schenectady, NY 12306

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.17  
☐ Schedule G \_\_\_\_\_  
Wolberg Electrical Supply Co., Inc.

3.20 Hodorowski Homes, LLC  
796 Burdeck St  
Schenectady, NY 12306

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.16  
☐ Schedule G \_\_\_\_\_  
State of New York

3.21 Hodorowski Homes, LLC  
796 Burdeck St  
Schenectady, NY 12306

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.9  
☐ Schedule G \_\_\_\_\_  
Flora Rosencrans

Debtor 1 John L Hodorowski

Case number (if known) \_\_\_\_\_

**Additional Page to List More Codebtors**

*Column 1: Your codebtor*

**Column 2: The creditor to whom you owe the debt**

Check all schedules that apply:

3.22 Hodorowski Operations, LLC  
796 Burdeck St  
Schenectady, NY 12306

☒ Schedule D, line 2.2  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G \_\_\_\_\_  
Bellevue Builders Supply

3.23 Hodorowski Property Management  
796 Burdeck St  
Schenectady, NY 12306-1202

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.10  
☐ Schedule G \_\_\_\_\_  
KeyBank, N.A.

3.24 Hodorowski Property Management  
796 Burdeck St  
Schenectady, NY 12306-1202

☒ Schedule D, line 2.2  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G \_\_\_\_\_  
Bellevue Builders Supply

3.25 J. Luke Construction Co., LLC  
796 Burdeck St  
Schenectady, NY 12306

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.3  
☐ Schedule G \_\_\_\_\_  
Bellevue Builders Supply

3.26 J. Luke Construction Co., LLC  
796 Burdeck St  
Schenectady, NY 12306

☒ Schedule D, line 2.10  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G \_\_\_\_\_  
F.W. Webb Company

3.27 J. Luke Construction Co., LLC  
796 Burdeck St  
Schenectady, NY 12306

☒ Schedule D, line 2.3  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G \_\_\_\_\_  
Broadview FCU

3.28 J. Luke Construction Co., LLC  
796 Burdeck St  
Schenectady, NY 12306

☒ Schedule D, line 2.4  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G \_\_\_\_\_  
Broadview FCU

3.29 J. Luke Construction Co., LLC  
796 Burdeck St  
Schenectady, NY 12306

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.1  
☐ Schedule G \_\_\_\_\_  
2071 Central, LLC

3.30 J. Luke Construction Co., LLC  
796 Burdeck St  
Schenectady, NY 12306

☒ Schedule D, line 2.1  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G \_\_\_\_\_  
ABC Supply Co., Inc.

Debtor 1 John L Hodorowski

Case number (if known) \_\_\_\_\_

**Additional Page to List More Codebtors**

*Column 1: Your codebtor*

**Column 2: The creditor to whom you owe the debt**  
Check all schedules that apply:

3.31 J. Luke Construction Co., LLC  
796 Burdeck St  
Schenectady, NY 12306

☒ Schedule D, line 2.9  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G \_\_\_\_\_  
Clearfund Solutions, LLC

3.32 J. Luke Construction Co., LLC  
796 Burdeck St  
Schenectady, NY 12306

☒ Schedule D, line 2.2  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G \_\_\_\_\_  
Bellevue Builders Supply

3.33 J. Luke Construction Co., LLC  
796 Burdeck St  
Schenectady, NY 12306

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.17  
☐ Schedule G \_\_\_\_\_  
Wolberg Electrical Supply Co., Inc.

3.34 J. Luke Construction Co., LLC  
796 Burdeck St  
Schenectady, NY 12306

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.15  
☐ Schedule G \_\_\_\_\_  
Meged Funding Group Corp.

3.35 J. Luke Construction Co., LLC  
796 Burdeck St  
Schenectady, NY 12306

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.7  
☐ Schedule G \_\_\_\_\_  
Ernest Porter

3.36 John Paul Builders, LLC  
796 Burdeck St  
Schenectady, NY 12306

☒ Schedule D, line 2.5  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G \_\_\_\_\_  
Broadview FCU

3.37 John Paul Builders, LLC  
796 Burdeck St  
Schenectady, NY 12306

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.1  
☐ Schedule G \_\_\_\_\_  
2071 Central, LLC

3.38 John Paul Builders, LLC  
796 Burdeck St  
Schenectady, NY 12306

☒ Schedule D, line 2.2  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G \_\_\_\_\_  
Bellevue Builders Supply

Debtor 1 John L Hodorowski

Case number (if known)

**Additional Page to List More Codebtors**

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.39 John Paul Builders, LLC  
796 Burdeck St  
Schenectady, NY 12306

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.9  
☐ Schedule G \_\_\_\_\_  
Flora Rosencrans

3.40 John-Luke Development, LLC  
796 Burdeck St  
Schenectady, NY 12306

☒ Schedule D, line 2.2  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G \_\_\_\_\_  
Bellevue Builders Supply

3.41 JPH Mechanical, LLC  
796 Burdeck St  
Schenectady, NY 12306

☒ Schedule D, line 2.8  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G \_\_\_\_\_  
Buckley Associates

3.42 JPH Mechanical, LLC  
796 Burdeck St  
Schenectady, NY 12306

☒ Schedule D, line 2.6  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G \_\_\_\_\_  
Broadview FCU

3.43 Paul B. Harding, Esq.  
1222 Troy Schenectady Rd  
Niskayuna, NY 12309

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.6  
☐ Schedule G \_\_\_\_\_  
Dr. Natalie W. Lopasic

3.44 Paul C. Hodorowski  
217 Brittany Pl  
Schenectady, NY 12309

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.3  
☐ Schedule G \_\_\_\_\_  
Bellevue Builders Supply

3.45 Paul C. Hodorowski  
217 Brittany Pl  
Schenectady, NY 12309

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.4  
☐ Schedule G \_\_\_\_\_  
Bellevue Builders Supply

3.46 Paul C. Hodorowski  
217 Brittany Pl  
Schenectady, NY 12309

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.8  
☐ Schedule G \_\_\_\_\_  
Ezra Angrist and Michelle Angrist

3.47 Paul C. Hodorowski  
217 Brittany Pl  
Schenectady, NY 12309

☒ Schedule D, line 2.3  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G \_\_\_\_\_  
Broadview FCU

Debtor 1 John L Hodorowski

Case number (if known) \_\_\_\_\_

**Additional Page to List More Codebtors**

*Column 1: Your codebtor*

**Column 2: The creditor to whom you owe the debt**  
Check all schedules that apply:

3.48 Paul C. Hodorowski  
217 Brittany Pl  
Schenectady, NY 12309

☒ Schedule D, line 2.4  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G \_\_\_\_\_  
Broadview FCU

3.49 Paul C. Hodorowski  
217 Brittany Pl  
Schenectady, NY 12309

☒ Schedule D, line 2.5  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G \_\_\_\_\_  
Broadview FCU

3.50 Paul C. Hodorowski  
217 Brittany Pl  
Schenectady, NY 12309

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.5  
☐ Schedule G \_\_\_\_\_  
Broadview FCU

3.51 Paul C. Hodorowski  
217 Brittany Pl  
Schenectady, NY 12309

☒ Schedule D, line 2.7  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G \_\_\_\_\_  
Broadview FCU

3.52 Paul C. Hodorowski  
217 Brittany Pl  
Schenectady, NY 12309

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.6  
☐ Schedule G \_\_\_\_\_  
Dr. Natalie W. Lopasic

3.53 Paul C. Hodorowski  
217 Brittany Pl  
Schenectady, NY 12309

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.1  
☐ Schedule G \_\_\_\_\_  
2071 Central, LLC

3.54 Paul C. Hodorowski  
217 Brittany Pl  
Schenectady, NY 12309

☒ Schedule D, line 2.1  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G \_\_\_\_\_  
ABC Supply Co., Inc.

3.55 Paul C. Hodorowski  
217 Brittany Pl  
Schenectady, NY 12309

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.10  
☐ Schedule G \_\_\_\_\_  
KeyBank, N.A.

Debtor 1 John L Hodorowski

Case number (if known) \_\_\_\_\_

**Additional Page to List More Codebtors**

*Column 1: Your codebtor*

**Column 2: The creditor to whom you owe the debt**

Check all schedules that apply:

3.56 Paul C. Hodorowski  
217 Brittany Pl  
Schenectady, NY 12309

☒ Schedule D, line 2.9  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G \_\_\_\_\_  
Clearfund Solutions, LLC

3.57 Paul C. Hodorowski  
217 Brittany Pl  
Schenectady, NY 12309

☒ Schedule D, line 2.2  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G \_\_\_\_\_  
Bellevue Builders Supply

3.58 Paul C. Hodorowski  
217 Brittany Pl  
Schenectady, NY 12309

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.15  
☐ Schedule G \_\_\_\_\_  
Meged Funding Group Corp.

3.59 TSR 767, LLC  
1222 Troy Schenectady Rd  
Niskayuna, NY 12309

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.6  
☐ Schedule G \_\_\_\_\_  
Dr. Natalie W. Lopasic

Fill in this information to identify your case:

Debtor 1 John L Hodorowski

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF NEW YORK

Case number \_\_\_\_\_  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form 106I

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

##### 1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

##### Employment status

- ☒ Employed
- ☐ Not employed

##### Occupation

Project Manager

##### Employer's name

Schoolhouse Construction Svcs

##### Employer's address

20850 State Hwy 28  
Delhi, NY 13753

##### Debtor 2 or non-filing spouse

- ☒ Employed
- ☐ Not employed

Account Manager

LaChance Insurance Agency, Inc.

18 Computer Dr E Ste 105  
Albany, NY 12205

##### How long employed there?

1 Year

1 Year

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ <u>9,999.60</u>	\$ <u>2,393.34</u>
3. Estimate and list monthly overtime pay.	+\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	\$ <u>9,999.60</u>	\$ <u>2,393.34</u>

Debtor 1 John L Hodorowski

Case number (if known) \_\_\_\_\_

	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here .....	\$ 9,999.60	\$ 2,393.34	
<b>5. List all payroll deductions:</b>			
5a. Tax, Medicare, and Social Security deductions	\$ 2,120.95	\$ 353.34	
5b. Mandatory contributions for retirement plans	\$ 0.00	\$ 0.00	
5c. Voluntary contributions for retirement plans	\$ 399.97	\$ 0.00	
5d. Required repayments of retirement fund loans	\$ 0.00	\$ 0.00	
5e. Insurance	\$ 0.00	\$ 0.00	
5f. Domestic support obligations	\$ 0.00	\$ 0.00	
5g. Union dues	\$ 0.00	\$ 0.00	
5h. Other deductions. Specify: _____	\$ 0.00	\$ 0.00	
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	\$ 2,520.92	\$ 353.34	
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	\$ 7,478.68	\$ 2,040.00	
<b>8. List all other income regularly received:</b>			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	\$ 0.00	\$ 0.00	
8b. Interest and dividends	\$ 0.00	\$ 0.00	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	\$ 0.00	\$ 0.00	
8d. Unemployment compensation	\$ 0.00	\$ 0.00	
8e. Social Security	\$ 0.00	\$ 0.00	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	\$ 0.00	\$ 0.00	
8g. Pension or retirement income	\$ 0.00	\$ 0.00	
8h. Other monthly income. Specify: _____	\$ 0.00	\$ 0.00	
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	\$ 0.00	\$ 0.00	
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	\$ 7,478.68	\$ 2,040.00	= \$ 9,518.68
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____			
		+\$ 0.00	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies			\$ 9,518.68
			<b>Combined monthly income</b>
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>			
<input checked="" type="checkbox"/> No.			
<input type="checkbox"/> Yes. Explain: _____			

Fill in this information to identify your case:	
Debtor 1	<u>John L Hodorowski</u>
Debtor 2	_____
(Spouse, if filing)	
United States Bankruptcy Court for the:	<u>NORTHERN DISTRICT OF NEW YORK</u>
Case number	_____
(If known)	

Check if this is:

- ☐ An amended filing  
☐ A supplement showing postpetition chapter 13 expenses as of the following date:

\_\_\_\_\_  
MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependents names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Son

21

☐ No

☒ Yes

Daughter

19

☐ No

☒ Yes

Son

17

☐ No

☒ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

☒ No

☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 5,881.98

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

6. Utilities:

6a. Electricity, heat, natural gas

6a. \$ 582.00

6b. Water, sewer, garbage collection

6b. \$ 185.00

6c. Telephone, cell phone, Internet, satellite, and cable services

6c. \$ 665.00

6d. Other. Specify: \_\_\_\_\_

6d. \$ 0.00

Debtor 1 John L Hodorowski

Case number (if known) \_\_\_\_\_

<p>7. <b>Food and housekeeping supplies</b></p> <p>8. <b>Childcare and children's education costs</b></p> <p>9. <b>Clothing, laundry, and dry cleaning</b></p> <p>10. <b>Personal care products and services</b></p> <p>11. <b>Medical and dental expenses</b></p> <p>12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.</p> <p>13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b></p> <p>14. <b>Charitable contributions and religious donations</b></p> <p>15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.</p> <p>15a. Life insurance</p> <p>15b. Health insurance</p> <p>15c. Vehicle insurance</p> <p>15d. Other insurance. Specify: <u>Life Insurance Policy of Non-Filing Spouse</u></p> <p>16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____</p> <p>17. <b>Installment or lease payments:</b></p> <p>17a. Car payments for Vehicle 1</p> <p>17b. Car payments for Vehicle 2</p> <p>17c. Other. Specify: <u>Car Payment of Non-Filing Spouse</u></p> <p>17d. Other. Specify: _____</p> <p>18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b></p> <p>19. <b>Other payments you make to support others who do not live with you.</b> Specify: _____</p> <p>20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b></p> <p>20a. Mortgages on other property</p> <p>20b. Real estate taxes</p> <p>20c. Property, homeowner's, or renter's insurance</p> <p>20d. Maintenance, repair, and upkeep expenses</p> <p>20e. Homeowner's association or condominium dues</p> <p>21. <b>Other:</b> Specify: <u>Pet Food and Veterinary Care</u></p> <p>22. <b>Calculate your monthly expenses</b></p> <p>22a. Add lines 4 through 21.</p> <p>22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2</p> <p>22c. Add line 22a and 22b. The result is your monthly expenses.</p> <p>23. <b>Calculate your monthly net income.</b></p> <p>23a. Copy line 12 (<i>your combined monthly income</i>) from Schedule I.</p> <p>23b. Copy your monthly expenses from line 22c above.</p> <p>23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i>.</p> <p>24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? <input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. <span style="border: 1px solid black; padding: 2px;">Explain here:</span></p>	<table style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 5%;">7. \$</td><td style="width: 85%;"></td><td style="width: 10%; text-align: right;">2,000.00</td></tr> <tr><td>8. \$</td><td></td><td style="text-align: right;">0.00</td></tr> <tr><td>9. \$</td><td></td><td style="text-align: right;">100.00</td></tr> <tr><td>10. \$</td><td></td><td style="text-align: right;">150.00</td></tr> <tr><td>11. \$</td><td></td><td style="text-align: right;">100.00</td></tr> <tr><td>12. \$</td><td></td><td style="text-align: right;">200.00</td></tr> <tr><td>13. \$</td><td></td><td style="text-align: right;">0.00</td></tr> <tr><td>14. \$</td><td></td><td style="text-align: right;">0.00</td></tr> <tr><td>15a. \$</td><td></td><td style="text-align: right;">250.00</td></tr> <tr><td>15b. \$</td><td></td><td style="text-align: right;">800.00</td></tr> <tr><td>15c. \$</td><td></td><td style="text-align: right;">600.00</td></tr> <tr><td>15d. \$</td><td></td><td style="text-align: right;">48.75</td></tr> <tr><td>16. \$</td><td></td><td style="text-align: right;">0.00</td></tr> <tr><td>17a. \$</td><td></td><td style="text-align: right;">880.11</td></tr> <tr><td>17b. \$</td><td></td><td style="text-align: right;">519.21</td></tr> <tr><td>17c. \$</td><td></td><td style="text-align: right;">771.04</td></tr> <tr><td>17d. \$</td><td></td><td style="text-align: right;">0.00</td></tr> <tr><td>18. \$</td><td></td><td style="text-align: right;">0.00</td></tr> <tr><td>19. \$</td><td></td><td style="text-align: right;">0.00</td></tr> <tr><td>20a. \$</td><td></td><td style="text-align: right;">0.00</td></tr> <tr><td>20b. \$</td><td></td><td style="text-align: right;">0.00</td></tr> <tr><td>20c. \$</td><td></td><td style="text-align: right;">0.00</td></tr> <tr><td>20d. \$</td><td></td><td style="text-align: right;">0.00</td></tr> <tr><td>20e. \$</td><td></td><td style="text-align: right;">0.00</td></tr> <tr><td>21. +\$</td><td></td><td style="text-align: right;">150.00</td></tr> </table> <div style="border: 1px solid black; padding: 5px; margin: 5px 0;"> <table style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 5%;">\$</td><td style="width: 85%;"></td><td style="width: 10%; text-align: right;">13,883.09</td></tr> <tr><td>\$</td><td></td><td style="text-align: right;"></td></tr> <tr><td>\$</td><td></td><td style="text-align: right;">13,883.09</td></tr> </table> </div> <table style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 5%;">23a. \$</td><td style="width: 85%;"></td><td style="width: 10%; text-align: right;">9,518.68</td></tr> <tr><td>23b. -\$</td><td></td><td style="text-align: right;">13,883.09</td></tr> </table> <div style="border: 1px solid black; padding: 5px; margin: 5px 0;"> <table style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 5%;">23c. \$</td><td style="width: 85%;"></td><td style="width: 10%; text-align: right;">-4,364.41</td></tr> </table> </div>	7. \$		2,000.00	8. \$		0.00	9. \$		100.00	10. \$		150.00	11. \$		100.00	12. \$		200.00	13. \$		0.00	14. \$		0.00	15a. \$		250.00	15b. \$		800.00	15c. \$		600.00	15d. \$		48.75	16. \$		0.00	17a. \$		880.11	17b. \$		519.21	17c. \$		771.04	17d. \$		0.00	18. \$		0.00	19. \$		0.00	20a. \$		0.00	20b. \$		0.00	20c. \$		0.00	20d. \$		0.00	20e. \$		0.00	21. +\$		150.00	\$		13,883.09	\$			\$		13,883.09	23a. \$		9,518.68	23b. -\$		13,883.09	23c. \$		-4,364.41
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**Fill in this information to identify your case:**

Debtor 1 John L Hodorowski  
First Name Middle Name Last Name

Debtor 2  
(Spouse if, filing) \_\_\_\_\_  
First Name Middle Name Last Name

United States Bankruptcy Court for the: NORTHERN DISTRICT OF NEW YORK

Case number \_\_\_\_\_  
(if known)

☐ Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ John L Hodorowski  
John L Hodorowski  
Signature of Debtor 1

Date May 23, 2025

X \_\_\_\_\_  
Signature of Debtor 2

Date \_\_\_\_\_

☐ Check if this is an amended filing

04/25

Debtor 1 John L Hodorowski

Case number (if known)

**Debtor 1****Sources of income**  
Check all that apply.**Gross income**  
(before deductions and exclusions)

- ☒ Wages, commissions, bonuses, tips
- ☒ Operating a business

\$180,557.00

**Debtor 2****Sources of income**  
Check all that apply.**Gross income**  
(before deductions and exclusions)

- ☐ Wages, commissions, bonuses, tips
- ☐ Operating a business

- ☒ Wages, commissions, bonuses, tips
- ☒ Operating a business

\$180,557.00

- ☐ Wages, commissions, bonuses, tips
- ☐ Operating a business

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☐ No
- ☒ Yes. Fill in the details.

**Debtor 1****Sources of income**  
Describe below.**Gross income from each source**  
(before deductions and exclusions)

**For last calendar year:**  
(January 1 to December 31, 2024 )

Taxable Interest,  
Ordinary Dividends,  
and Pension  
Distributions

\$40,203.00

**Debtor 2****Sources of income**  
Describe below.**Gross income**  
(before deductions and exclusions)

**For the calendar year before that:**  
(January 1 to December 31, 2023 )

Taxable Interest and  
Ordinary Dividends

\$1,242.00

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy****6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☒ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$8,575\* or more?

- ☒ No. Go to line 7.
- ☐ Yes List below each creditor to whom you paid a total of \$8,575\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/28 and every 3 years after that for cases filed on or after the date of adjustment.

- ☐ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☐ No. Go to line 7.
- ☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

**Creditor's Name and Address****Dates of payment****Total amount paid****Amount you still owe****Was this payment for ...**

Debtor 1 John L Hodorowski

Case number (if known) \_\_\_\_\_

**7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**

*Insiders* include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

- ☒ No  
☐ Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
----------------------------	------------------	-------------------	----------------------	-------------------------

**8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

- ☒ No  
☐ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
----------------------------	------------------	-------------------	----------------------	--

**Part 4: Identify Legal Actions, Repossessions, and Foreclosures****9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☐ No  
☒ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
US LBM Operating Co. 3009, LLC v. J. Luke Construction Co., LLC, et. al. 3658	Contract	Schenectady County Supreme Court 620 State St Schenectady, NY 12305-2112	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
US LBM Operating Co. 3009, LLC v. Paul Hodorowski, et. al. 3737	Special Proceedings	Schenectady County Supreme Court 620 State St Schenectady, NY 12305-2112	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Buckley Associates, Inc. v. JPH Mechanical and John Luke Hodorowski 1039	Contract	Schenectady County Supreme Court 620 State St Schenectady, NY 12305-2112	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
US LBM Operating Co. 3009, LLC, v. Paul Hodorowski, et. al. 1127	Special Proceedings	Schenectady County Supreme Court 620 State St Schenectady, NY 12305-2112	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
2071 Central, LLC v. Paul Hodorowski, et. al. 2671	Foreclosure	Warren County Supreme Court 1340 State Route 9 Lake George, NY 12845-3434	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

Debtor 1 John L Hodorowski

Case number (if known)

Case title Case number	Nature of the case	Court or agency	Status of the case
Broadview FCU v. Burdeck Street Development, LLC, et. al. 4732	Foreclosure	Schenectady County Supreme Court 620 State St Schenectady, NY 12305-2112	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Broadview FCU v. J. Luke Construction Co., LLC, et. al. 2824	Foreclosure	Albany County Supreme Court 16 Eagle St Rm 102 Albany, NY 12207-1015	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Broadview FCU v. J. Luke Construction Co., LLC, et. al. 3024	Foreclosure	Albany County Supreme Court 16 Eagle St Rm 102 Albany, NY 12207-1015	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
Broadview FCU v. John Paul Builders, LLC, et. al. 3324	Foreclosure	Albany County Supreme Court 16 Eagle St Rm 102 Albany, NY 12207-1015	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Broadview FCU v. JPH Mechanical, LLC, et. al. 3424	Foreclosure	Albany County Supreme Court 16 Eagle St Rm 102 Albany, NY 12207-1015	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
Broadview FCU v. Hodorowski Homes, LLC, et. al. 3524	Foreclosure	Albany County Supreme Court 16 Eagle St Rm 102 Albany, NY 12207-1015	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Broadview FCU v. Hodorowski Homes Legends Preserve, LLC, et. al. 3824	Foreclosure	Albany County Supreme Court 16 Eagle St Rm 102 Albany, NY 12207-1015	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
ABC Supply Co., Inc. v. J. Luke Construction Co., LLC, et. al. 2692	Contract	Warren County Supreme Court 1340 State Route 9 Lake George, NY 12845-3434	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
M&T Bank v. Hodorowski Property Management, LLC, et. al. 2024	Contract	Erie County Supreme Court 25 Delaware Ave Buffalo, NY 14202-3926	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
M&T Bank v. Hodorowski Homes, LLC, et. al. 2024	Contract	Erie County Supreme Court 25 Delaware Ave Buffalo, NY 14202-3926	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
L&W Supply Corporation v. J Luke Construction Co., LLC, et. al. 1944	Contract	Schenectady County Supreme Court 620 State St Schenectady, NY 12305-2112	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

Debtor 1 John L Hodorowski

Case number (if known)

Case title Case number	Nature of the case	Court or agency	Status of the case
Natalie Lopasic v. Paul B. Harding, et. al. 7224	Contract	Albany County Supreme Court 16 Eagle St Rm 102 Albany, NY 12207-1015	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
KeyBank National Association v. Hodorowski Property Management, LLC, et. al. 2024	Contract	Erie County Supreme Court 25 Delaware Ave Buffalo, NY 14202-3926	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
F.W. Webb Company v. J. Luke Construction Co., LLC, et. al. 2564	Contract	Schenectady County Supreme Court 620 State St Schenectady, NY 12305-2112	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Ezra Angrist, et. al., v. Hodorowski Homes Legends Preserve LLC, et. al. 7325	Contract	Albany County Supreme 16 Eagle St Rm 102 Albany, NY 12207-1015	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Broadview FCU v. KeyBank, N.A., et. al. 8625	Special Proceedings	Albany County Supreme Court 16 Eagle St Rm 102 Albany, NY 12207-1015	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Broadview FCU v. Charles Schwab & Co., Inc., et. al. 9425	Special Proceedings	Albany County Supreme Court 16 Eagle St Rm 102 Albany, NY 12207-1015	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
M&T Bank v. Hodorowski Holdings, LLC, et. al. 6825	Foreclosure	Albany County Supreme Court 16 Eagle St Rm 102 Albany, NY 12207-1015	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

10. **Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**  
Check all that apply and fill in the details below.

- ☐ No. Go to line 11.  
☒ Yes. Fill in the information below.

Creditor Name and Address	Describe the Property Explain what happened	Date	Value of the property
Broadview FCU 700 Patroon Creek Blvd Albany, NY 12206-5010	KeyBank Account Ending in # 2743  <input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input checked="" type="checkbox"/> Property was attached, seized or levied.	On or about April 2025	\$52,284.60
Broadview FCU 700 Patroon Creek Blvd Albany, NY 12206-5010	Charles Schwab Brokerage Account Ending in # 1069  <input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input checked="" type="checkbox"/> Property was attached, seized or levied.	On or about April 16th, 2025	\$404,456.95

11. **Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your**

Debtor 1 John L Hodorowski

Case number (if known)

**accounts or refuse to make a payment because you owed a debt?**

- ☒ No  
☐ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
---------------------------	---------------------------------------	-----------------------	--------

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- ☒ No  
☐ Yes

**Part 5: List Certain Gifts and Contributions**

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- ☒ No  
☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift and Address:			

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- ☐ No  
☒ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Dates you contributed	Value
Charity's Name Address (Number, Street, City, State and ZIP Code)			
Liberty Church USA 1840 Albany St Schenectady, NY 12304	Cash Donation of Approximately \$70,000.00	On or about September 2023	\$70,000.00

**Part 6: List Certain Losses**

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- ☒ No  
☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss	Date of your loss	Value of property lost
	Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .		

**Part 7: List Certain Payments or Transfers**

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- ☐ No  
☒ Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Warner & Warner, PLLC 6 Automation Ln Ste 109 Albany, NY 12205-1658	Debtor paid \$10,000.00 to Attorneys in consideration for retainer of legal services. Debtor paid an additional sum of \$338.00 in consideration for future satisfaction of this Court's filing fee.		\$10,838.00

Debtor 1 John L Hodorowski

Case number (if known)

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?  
Do not include any payment or transfer that you listed on line 16.

- ☒ No  
☐ Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
--------------------------------	--	---	----------------------

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?  
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☐ No  
☒ Yes. Fill in the details.

Person Who Received Transfer Address	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
<b>Person's relationship to you</b> Anne Marie Busky 275 Indies Way Unit 902 Naples, FL 34110  Arms-Length, Third-Party Buyer	Real Property, known as "275 Indies Way, Unit 902, Naples, Florida 34110"	Debtor, and Debtor's Non-Filing Spouse, received gross proceeds in the amount of \$2,075,000.00. Debtor realized a net profit of \$254,639.00, which represents 50% of the proceeds. The remainder of the proceeds were disbursed to Debtor's Non-Filing Spouse.	August 25th, 2023
C.J. DeCrescente 6 Sophia Marie Ln Ballston Spa, NY 12020  Creditor	Real Property, known as "242 Broadway, Schenectady, New York 12305"	Transferred in consideration for satisfaction of certain debts	On or about November 2024

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

- ☒ No  
☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
---------------	---	------------------------

#### Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?  
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☐ No  
☒ Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
First National Bank of Scotia 201 Mohawk Ave Scotia, NY 12302-2128	XXXX-XXXX	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other____	On or about August 2024	\$40,000.00

Debtor 1 John L Hodorowski

Case number (if known)

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☒ No  
☐ Yes. Fill in the details.

Name of Financial Institution	Who else had access to it?	Describe the contents	Do you still have it?
Address (Number, Street, City, State and ZIP Code)	Address (Number, Street, City, State and ZIP Code)		

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☒ No  
☐ Yes. Fill in the details.

Name of Storage Facility	Who else has or had access to it?	Describe the contents	Do you still have it?
Address (Number, Street, City, State and ZIP Code)	Address (Number, Street, City, State and ZIP Code)		

### Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☒ No  
☐ Yes. Fill in the details.

Owner's Name	Where is the property?	Describe the property	Value
Address (Number, Street, City, State and ZIP Code)	(Number, Street, City, State and ZIP Code)		

### Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- ☒ **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- ☒ **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- ☒ **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No  
☐ Yes. Fill in the details.

Name of site	Governmental unit	Environmental law, if you know it	Date of notice
Address (Number, Street, City, State and ZIP Code)	Address (Number, Street, City, State and ZIP Code)		

25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No  
☐ Yes. Fill in the details.

Name of site	Governmental unit	Environmental law, if you know it	Date of notice
Address (Number, Street, City, State and ZIP Code)	Address (Number, Street, City, State and ZIP Code)		

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No  
☐ Yes. Fill in the details.

Case Title	Court or agency	Nature of the case	Status of the case
Case Number	Name Address (Number, Street, City, State and ZIP Code)		

Debtor 1 John L Hodorowski

Case number (if known)

**Part 11: Give Details About Your Business or Connections to Any Business**

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time☒ A member of a limited liability company (LLC) or limited liability partnership (LLP)☒ A partner in a partnership☐ An officer, director, or managing executive of a corporation☐ An owner of at least 5% of the voting or equity securities of a corporation☐ No. None of the above applies. Go to Part 12.☒ Yes. Check all that apply above and fill in the details below for each business.

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN.  Dates business existed
767 Troy-Schenectady Road, LLC 796 Burdeck St Schenectady, NY 12306	Real Estate Rental  Teal, Becker & Chiaramonte CPA's, P.C.	EIN:  From-To August 21st, 2018, through Present
Balltown Road Associates, LLC 796 Burdeck St Schenectady, NY 12306	Real Estate Rental  Teal, Becker & Chiaramonte CPA's, P.C.	EIN:  From-To July 20th, 2020, through Present
Burdeck Street Development, LLC 796 Burdeck St Schenectady, NY 12306	Real Estate Rental  Teal, Becker & Chiaramonte CPA's, P.C.	EIN:  From-To February 13th, 2014, through Present
Capitol Development Group, LLC 796 Burdeck St Schenectady, NY 12306	Residential Construction  Teal, Becker & Chiaramonte CPA's, P.C.	EIN:  From-To September 21st, 1998, through Present
City Edge, LLC 796 Burdeck St Schenectady, NY 12306	Real Estate Rental  Teal, Becker & Chiaramonte CPA's, P.C.	EIN:  From-To November 6th, 2014, through Present
CryoPartners, LLC 922 Troy-Schenectady Rd Albany, NY 12210	Personal Care  Teal, Becker & Chiaramonte CPA's, P.C.	EIN:  From-To October 17th, 2017, through Present
Forts Ferry Road Development, LLC 28 Shaker Bay Rd Latham, NY 12110	Real Estate Rental  Teal, Becker & Chiaramonte CPA's, P.C.	EIN:  From-To February 10th, 2015, through Present
HHA Enterprises, LLC 796 Burdeck St Schenectady, NY 12306	Holding Company  Teal, Becker & Chiaramonte CPA's, P.C.	EIN:  From-To April 6th, 2018, through Present
HH at Haywood Lane, LLC 796 Burdeck St Schenectady, NY 12306	Real Estate Development  Teal, Becker & Chiaramonte CPA's, P.C.	EIN:  From-To December 7th, 2015, through Present

Debtor 1 John L Hodorowski

Case number (if known)

<b>Business Name Address</b> (Number, Street, City, State and ZIP Code)	<b>Describe the nature of the business Name of accountant or bookkeeper</b>	<b>Employer Identification number Do not include Social Security number or ITIN.</b>
HHB Holdings, LLC 796 Burdeck St Schenectady, NY 12306	Holding Company  Teal, Becker & Chiaramonte CPA's, P.C.	<b>EIN:</b>  <b>From-To</b> September 9th, 2018, through Present
HH Land Development, LLC 796 Burdeck St Schenectady, NY 12306	Real Estate Land Development  Teal, Becker & Chiaramonte CPA's, P.C.	<b>EIN:</b>  <b>From-To</b> August 5th, 2018, through Present
Hodorowski Group, LLC 796 Burdeck St Schenectady, NY 12306	Unknown  Teal, Becker & Chiaramonte CPA's, P.C.	<b>EIN:</b>  <b>From-To</b> April 21st, 2022, through Present
Hodorowski Holdings, LLC 796 Burdeck St Schenectady, NY 12306	Real Estate Rentals  Teal, Becker & Chiaramonte CPA's, P.C.	<b>EIN:</b>  <b>From-To</b> November 6th, 2014, through Present
Hodorowski Homes at Hamden Woods, LLC 796 Burdeck St Schenectady, NY 12306	Real Estate Rentals/Land Development  Teal, Becker & Chiaramonte CPA's, P.C.	<b>EIN:</b>  <b>From-To</b> July 28th, 2015, through Present
Hodorowski Homes Hickory Ridge, LLC 796 Burdeck St Schenectady, NY 12306	Real Estate Rentals/Land Development  Teal, Becker & Chiaramonte CPA's, P.C.	<b>EIN:</b>  <b>From-To</b> December 16th, 2015, through Present
Hodorowski Homes Legends Preserve, LLC 796 Burdeck St Schenectady, NY 12306	Real Estate Land Development  Teal, Becker & Chiaramonte CPA's, P.C.	<b>EIN:</b>  <b>From-To</b> July 10th, 2014, through Present
Hodorowski Homes, LLC 796 Burdeck St Schenectady, NY 12306	Residential Construction  Teal, Becker & Chiaramonte CPA's, P.C.	<b>EIN:</b>  <b>From-To</b> June 7th, 1999, through Present
Hodorowski Homes Mohawk Mills, LLC 796 Burdeck St Schenectady, NY 12306	Real Estate Rentals/Land Development  Teal, Becker & Chiaramonte CPA's, P.C.	<b>EIN:</b>  <b>From-To</b> July 10th, 2014, through Present
Hodorowski Property Management, LLC 796 Burdeck St Schenectady, NY 12306	Real Estate Property Management  Teal, Becker & Chiaramonte CPA's, P.C.	<b>EIN:</b>  <b>From-To</b> September 12th, 2016, through Present

Debtor 1 John L Hodorowski

Case number (if known)

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN.  Dates business existed
J. Luke Construction Co., LLC 796 Burdeck St Schenectady, NY 12306	Commercial Real Estate Construction  Teal, Becker & Chiaramonte CPA's, P.C.	EIN:  From-To June 7th, 1999, through Present
John-Luke Development Co., LLC 796 Burdeck St Schenectady, NY 12306	Real Estate Development  Teal, Becker & Chiaramonte CPA's, P.C.	EIN:  From-To March 26th, 2003, through Present
John Paul Builders, LLC 796 Burdeck St Schenectady, NY 12306	Residential Construction  Teal, Becker & Chiaramonte CPA's, P.C.	EIN:  From-To March 12th, 2008, through Present
JPH Mechanical, LLC 796 Burdeck St Schenectady, NY 12306	HVAC Repair  Teal, Becker & Chiaramonte CPA's, P.C.	EIN:  From-To November 13th, 2019, through Present
JP Hodorowski Development, LLC 796 Burdeck St Schenectady, NY 12306	Unknown  Teal, Becker & Chiaramonte CPA's, P.C.	EIN:  From-To April 2nd, 2013, through Present
Oakwood Ave Apartments, LLC 796 Burdeck St Schenectady, NY 12306	Real Estate Rentals  Teal, Becker & Chiaramonte CPA's, P.C.	EIN:  From-To February 16th, 2018, through Present
TSR 767, LLC 1222 Troy-Schenectady Rd Schenectady, NY 12309	Unknown  Teal, Becker & Chiaramonte CPA's, P.C.	EIN:  From-To September 18th, 2018, through Present

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☐ No  
☒ Yes. Fill in the details below.

Name Address (Number, Street, City, State and ZIP Code)	Date Issued
Broadview FCU 700 Patroon Creek Blvd Albany, NY 12206-5010	On or about December 5th, 2024 (Response to Subpoena Duces Tecum)

Debtor 1 John L Hodorowski

Case number (if known) \_\_\_\_\_

**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ John L Hodorowski

John L Hodorowski  
Signature of Debtor 1

\_\_\_\_\_  
Signature of Debtor 2

Date May 23, 2025

Date \_\_\_\_\_

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- ☒ No  
☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- ☒ No  
☐ Yes. Name of Person \_\_\_\_\_. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

**Fill in this information to identify your case:**

Debtor 1 John L Hodorowski  
First Name Middle Name Last Name

Debtor 2  
(Spouse if, filing) \_\_\_\_\_  
First Name Middle Name Last Name

United States Bankruptcy Court for the: NORTHERN DISTRICT OF NEW YORK

Case number \_\_\_\_\_  
(if known)

☐ Check if this is an amended filing

## Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7

12/15

**If you are an individual filing under chapter 7, you must fill out this form if:**

- ☒ creditors have claims secured by your property, or  
☒ you have leased personal property and the lease has not expired.

**You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form**

**If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.**

**Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).**

**Part 1: List Your Creditors Who Have Secured Claims**

**1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.**

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: ABC Supply Co., Inc.  Description of property securing debt: 110 Twenty West Dr, Altamont, NY 12009 Albany County 50% Interest in Primary Residence	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input checked="" type="checkbox"/> Retain the property and [explain]: _____	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes
Creditor's name: Bellevue Builders Supply  Description of property securing debt: 110 Twenty West Dr, Altamont, NY 12009 Albany County 50% Interest in Primary Residence	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input checked="" type="checkbox"/> Retain the property and [explain]: _____	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes
Creditor's name: Broadview FCU  Description of property securing debt: 110 Twenty West Dr, Altamont, NY 12009 Albany County 50% Interest in	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input checked="" type="checkbox"/> Retain the property and [explain]: _____	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes

Debtor 1 John L Hodorowski

Case number (if known) \_\_\_\_\_

Primary Residence

Creditor's name: Broadview FCU

Description of property 110 Twenty West Dr, Altamont, NY 12009  
securing debt: Albany County 50% Interest in Primary Residence

- ☐ Surrender the property.  
☐ Retain the property and redeem it.  
☐ Retain the property and enter into a *Reaffirmation Agreement*.  
☒ Retain the property and [explain]:

☒ No  
☐ Yes

Creditor's name: Broadview FCU

Description of property 110 Twenty West Dr, Altamont, NY 12009  
securing debt: Albany County 50% Interest in Primary Residence

- ☐ Surrender the property.  
☐ Retain the property and redeem it.  
☐ Retain the property and enter into a *Reaffirmation Agreement*.  
☒ Retain the property and [explain]:

☒ No  
☐ Yes

Creditor's name: Broadview FCU

Description of property 110 Twenty West Dr, Altamont, NY 12009  
securing debt: Albany County 50% Interest in Primary Residence

- ☐ Surrender the property.  
☐ Retain the property and redeem it.  
☐ Retain the property and enter into a *Reaffirmation Agreement*.  
☒ Retain the property and [explain]:

☒ No  
☐ Yes

Creditor's name: Broadview FCU

Description of property 110 Twenty West Dr, Altamont, NY 12009  
securing debt: Albany County 50% Interest in Primary Residence

- ☐ Surrender the property.  
☐ Retain the property and redeem it.  
☐ Retain the property and enter into a *Reaffirmation Agreement*.  
☒ Retain the property and [explain]:

☒ No  
☐ Yes

Creditor's name: Broadview FCU

Description of property 50% Interest in Key Bank Account  
securing debt: Ending in # 2743

- ☐ Surrender the property.  
☐ Retain the property and redeem it.  
☐ Retain the property and enter into a *Reaffirmation Agreement*.  
☒ Retain the property and [explain]:

☒ No  
☐ Yes

Creditor's name: Buckley Associates

Description of property 110 Twenty West Dr, Altamont, NY 12009  
securing debt: Albany County 50% Interest in Primary Residence

- ☐ Surrender the property.  
☐ Retain the property and redeem it.  
☐ Retain the property and enter into a *Reaffirmation Agreement*.  
☒ Retain the property and [explain]:

☒ No  
☐ Yes

Creditor's name: Clearfund Solutions, LLC

- ☐ Surrender the property.  
☐ Retain the property and redeem it.  
☐ Retain the property and enter into a

☒ No  
☐ Yes

Debtor 1 John L Hodorowski

Case number (if known) \_\_\_\_\_

Description of property 110 Twenty West Dr, Altamont,  
securing debt: NY 12009  
Albany County 50% Interest in  
Primary Residence

*Reaffirmation Agreement.*  
☒ Retain the property and [explain]:

Creditor's name: F.W. Webb Company

☐ Surrender the property.  
☐ Retain the property and redeem it.  
☐ Retain the property and enter into a  
*Reaffirmation Agreement.*  
☒ Retain the property and [explain]:

☒ No  
☐ Yes

Description of property 110 Twenty West Dr, Altamont,  
securing debt: NY 12009  
Albany County 50% Interest in  
Primary Residence

**Part 2: List Your Unexpired Personal Property Leases**

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

**Describe your unexpired personal property leases**

**Will the lease be assumed?**

Lessor's name:  
Description of leased  
Property:

☐ No  
☐ Yes

Lessor's name:  
Description of leased  
Property:

☐ No  
☐ Yes

Lessor's name:  
Description of leased  
Property:

☐ No  
☐ Yes

Lessor's name:  
Description of leased  
Property:

☐ No  
☐ Yes

Lessor's name:  
Description of leased  
Property:

☐ No  
☐ Yes

Lessor's name:  
Description of leased  
Property:

☐ No  
☐ Yes

Lessor's name:  
Description of leased  
Property:

☐ No  
☐ Yes

**Part 3: Sign Below**

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

**X** /s/ John L Hodorowski  
John L Hodorowski  
Signature of Debtor 1

**X** \_\_\_\_\_  
Signature of Debtor 2

Date May 23, 2025

Date \_\_\_\_\_

Debtor 1 John L Hodorowski

Case number *(if known)* \_\_\_\_\_

Fill in this information to identify your case:

Debtor 1 John L Hodorowski

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of New York

Case number \_\_\_\_\_  
(if known)

Check one box only as directed in this form and in Form 122A-1Supp:

- ☒ 1. There is no presumption of abuse
- ☐ 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).
- ☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.
- ☐ Check if this is an amended filing

## Official Form 122A - 1 Chapter 7 Statement of Your Current Monthly Income

12/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

### Part 1: Calculate Your Current Monthly Income

1. **What is your marital and filing status?** Check one only.

- ☐ **Not married.** Fill out Column A, lines 2-11.
- ☐ **Married and your spouse is filing with you.** Fill out both Columns A and B, lines 2-11.
- ☐ **Married and your spouse is NOT filing with you. You and your spouse are:**
- ☐ **Living in the same household and are not legally separated.** Fill out both Columns A and B, lines 2-11.
- ☐ **Living separately or are legally separated.** Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C § 707(b)(7)(B).

**Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case.** 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. <b>Your gross wages, salary, tips, bonuses, overtime, and commissions</b> (before all payroll deductions).	\$ _____	\$ _____
3. <b>Alimony and maintenance payments.</b> Do not include payments from a spouse if Column B is filled in.	\$ _____	\$ _____
4. <b>All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support.</b> Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ _____	\$ _____
5. <b>Net income from operating a business, profession, or farm</b>		
	<b>Debtor 1</b>	
Gross receipts (before all deductions)	\$ _____	
Ordinary and necessary operating expenses	-\$ _____	
Net monthly income from a business, profession, or farm	\$ _____	\$ _____
	<b>Copy here -&gt;</b>	
6. <b>Net income from rental and other real property</b>		
	<b>Debtor 1</b>	
Gross receipts (before all deductions)	\$ _____	
Ordinary and necessary operating expenses	-\$ _____	
Net monthly income from rental or other real property	\$ _____	\$ _____
	<b>Copy here -&gt;</b>	
7. <b>Interest, dividends, and royalties</b>	\$ _____	\$ _____

Debtor 1 John L Hodorowski

Case number (if known) \_\_\_\_\_

**Column A**  
**Debtor 1**

**Column B**  
**Debtor 2 or**  
**non-filing spouse**

**8. Unemployment compensation**

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:

For you .....\$ \_\_\_\_\_

For your spouse.....\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

**9. Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.

\$ \_\_\_\_\_

\$ \_\_\_\_\_

**10. Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below..

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

+ \$ \_\_\_\_\_

\$ \_\_\_\_\_

Total amounts from separate pages, if any.

**11. Calculate your total current monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ \_\_\_\_\_

+ \$ \_\_\_\_\_

= \$ \_\_\_\_\_

Total current monthly income

**Part 2: Determine Whether the Means Test Applies to You**

**12. Calculate your current monthly income for the year.** Follow these steps:

12a. Copy your total current monthly income from line 11 .....**Copy line 11 here=>**

\$ \_\_\_\_\_

Multiply by 12 (the number of months in a year)

x 12

12b. The result is your annual income for this part of the form

12b. \$ \_\_\_\_\_

**13. Calculate the median family income that applies to you.** Follow these steps:

Fill in the state in which you live.

\_\_\_\_\_

Fill in the number of people in your household.

\_\_\_\_\_

Fill in the median family income for your state and size of household. ....

13. \$ \_\_\_\_\_

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

**14. How do the lines compare?**

14a. ☐ Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.* Go to Part 3. Do NOT fill out or file Official Form 122A-2.

14b. ☐ Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2.* Go to Part 3 and fill out Form 122A-2.

**Part 3: Sign Below**

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

**X** /s/ John L Hodorowski

John L Hodorowski  
Signature of Debtor 1

Date May 23, 2025

MM / DD / YYYY

Debtor 1 John L Hodorowski

Case number (if known) \_\_\_\_\_

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

Fill in this information to identify your case:

Debtor 1 John L. Hodorowski

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of New York

Case number \_\_\_\_\_  
(if known)

☐ Check if this is an amended filing

## Official Form 122A - 1Supp

### Statement of Exemption from Presumption of Abuse Under § 707(b)(2)

12/15

File this supplement together with *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1), if you believe that you are exempted from a presumption of abuse. Be as complete and accurate as possible. If two married people are filing together, and any of the exclusions in this statement applies to only one of you, the other person should complete a separate Form 122A-1 if you believe that this is required by 11 U.S.C. § 707(b)(2)(C).

#### Part 1 Identify the Kind of Debts You Have

1. **Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." Make sure that your answer is consistent with the answer you gave at line 16 of the *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 1).
- ☒ No. Go to Form 122A-1; on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 122A-1.
- ☐ Yes. Go to Part 2.

#### Part 2: Determine Whether Military Service Provisions Apply to You

2. **Are you a disabled veteran** (as defined in 38 U.S.C. § 3741(1))?
- ☐ No. Go to line 3.
- ☐ Yes. Did you incur debts mostly while you were on active duty or while you were performing a homeland defense activity?
- 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).
- ☐ No. Go to line 3.
- ☐ Yes. Go to Form 122A-1: on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 122A-1.
3. **Are you or have you been a Reservist or member of the National Guard?**
- ☐ No. Complete Form 122A-1. Do not submit this supplement.
- ☐ Yes. Were you called to active duty or did you perform a homeland defense activity? 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).
- ☐ No. Complete Form 122A-1. Do not submit this supplement.
- ☐ Yes. Check any one of the following categories that applies:
- ☐ **I was called to active duty after September 11, 2001**, for at least 90 days and remain on active duty.
  - ☐ **I was called to active duty after September 11, 2001**, for at least 90 days and was released from active duty on \_\_\_\_\_, which is fewer than 540 days before I file this bankruptcy case.
  - ☐ **I am performing a homeland defense activity for at least 90 days.**
  - ☐ **I performed a homeland defense activity for at least 90 days**, ending on \_\_\_\_\_, which is fewer than 540 days before I file this bankruptcy case.

If you checked one of the categories to the left, go to Form 122A-1. On the top of page 1 of Form 122A-1, check box 3, *The Means Test does not apply now*, and sign Part 3. Then submit this supplement with the signed Form 122A-1. You are not required to fill out the rest of Official Form 122A-1 during the exclusion period. The *exclusion period* means the time you are on active duty or are performing a homeland defense activity, and for 540 days afterward. 11 U.S.C. § 707(b)(2)(D)(ii).

If your exclusion period ends before your case is closed, you may have to file an amended form later.

## Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,  
and

Your debts are primarily consumer debts.  
*Consumer debts* are defined in 11 U.S.C.  
§ 101(8) as "incurred by an individual  
primarily for a personal, family, or  
household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under  
one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan  
for family farmers or  
fishermen

Chapter 13 - Voluntary repayment plan  
for individuals with regular  
income

**You should have an attorney review your  
decision to file for bankruptcy and the choice of  
chapter.**

### Chapter 7:

### Liquidation

\$245	filing fee
\$78	administrative fee
<u>+ \$15</u>	<u>trustee surcharge</u>
\$338	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

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## Chapter 11: Reorganization

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	\$1,167	filing fee
+	\$571	administrative fee
	\$1,738	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

#### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$78	<u>administrative fee</u>
	\$278	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

#### Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$78	<u>administrative fee</u>
	\$313	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### **Warning: File Your Forms on Time**

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:  
<http://www.uscourts.gov/forms/bankruptcy-forms>

### **Bankruptcy crimes have serious consequences**

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### **Make sure the court has your mailing address**

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### **Understand which services you could receive from credit counseling agencies**

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:  
<http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

In Alabama and North Carolina, go to:  
<http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

B2030 (Form 2030) (12/15)

**United States Bankruptcy Court**  
**Northern District of New York**

In re John L Hodorowski

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$	<u>1,000.00</u>
Prior to the filing of this statement I have received .....	\$	<u>0.00</u>
Balance Due .....	\$	<u>1,000.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;  
b. [Other provisions as needed]

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

May 23, 2025

*Date*

/s/ Jonathan D. Warner

Jonathan D. Warner

*Signature of Attorney*

Warner and Warner PLLC

6 Automation Lane Suite 109

Albany, NY 12205

(518) 451-9388 Fax: (518) 767-4522

jwarner@warnerlawyers.com

*Name of law firm*

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF NEW YORK**

In re John L. Hodorowski ,

Debtor

Case No.

Chapter 7

Social Security No(s). and all Employer's Tax Identification No(s). *[if any]*

xxx-xx-0257

**CERTIFICATION OF MAILING MATRIX**

I,(we), Jonathan D. Warner, the attorney for the debtor/petitioner (or, if appropriate, the debtor(s) or petitioner(s)) hereby certify under the penalties of perjury that the above/attached mailing matrix has been compared to and contains the names, addresses and zip codes of all persons and entities, as they appear on the schedules of liabilities/list of creditors/list of equity security holders, or any amendment thereto filed herewith.

Dated: May 23, 2025

/s/ Jonathan D. Warner

Jonathan D. Warner

Attorney for Debtor/Petitioner  
(Debtor(s)/Petitioner(s))

2071 Central, LLC  
XXXX  
1 Cobble Ct  
Albany, NY 12211

ABC Supply Co., Inc.  
XXXX  
1 ABC Pkwy  
Beloit, WI 53511

Adrian & Associates, LLC  
XXXX  
330 E 48th St Fl 2  
New York, NY 10017

Alltek Energy Systems, Inc.  
58 Hudson River Rd  
Waterford, NY 12188

Bellevue Builders Supply  
XXXX  
500 Duanesburg Rd  
Schenectady, NY 12306-1015

Bellevue Builders Supply  
XXXX  
500 Duanesburg Rd  
Schenectady, NY 12306-1015

Bellevue Builders Supply  
XXXX  
500 Duanesburg Rd  
Schenectady, NY 12306-1015

Bellevue Builders Supply  
XXXX  
500 Duanesburg Rd  
Schenectady, NY 12306-1015

Broadview FCU  
3356  
4 Winners Cir  
Albany, NY 12205-1121

Broadview FCU  
3769  
4 Winners Cir  
Albany, NY 12205-1121

Broadview FCU  
2166  
4 Winners Cir  
Albany, NY 12205-1121

Broadview FCU  
2290  
4 Winners Cir  
Albany, NY 12205-1121

Broadview FCU  
8079  
4 Winners Cir  
Albany, NY 12205-1121

Broadview FCU  
3356  
700 Patroon Creek Blvd  
Albany, NY 12206-5010

Buckley Associates  
XXXX  
120 Railroad Ave  
Albany, NY 12205

Builders Kitchens, Inc.  
1220 Central Ave  
Albany, NY 12205

CF Holdings of Rexford, LLC  
1643 Route 146  
Rexford, NY 12148

Clearfund Solutions, LLC  
XXXX  
99 Wall St Ste 2613  
New York, NY 10005

Couch Dale Marshall, P.C.  
XXXX  
1187 Troy Schenectady Rd  
Latham, NY 12110

Couch Dale Marshall, P.C.  
XXXX  
1187 Troy Schenectady Rd  
Latham, NY 12110

Cryoclinic, LLC  
796 Burdeck St  
Schenectady, NY 12306

David J. Cerniglia, DC  
25 Mohawk Ave  
Schenectady, NY 12302

Dr. Natalie W. Lopasic  
XXXX  
713 Troy Schenectady Rd  
Latham, NY 12110

Ernest Porter  
XXXX  
1971 Carlton St  
Schenectady, NY 12306

Ezra Angrist and Michelle Angrist  
XXXX  
84 Dubois Ln  
Rexford, NY 12148

F.W. Webb Company  
XXXX  
160 Middlesex Tpke  
Bedford, MA 01730

Flora Rosencrans  
XXXX  
21 Pleasant Ave  
Wynantskill, NY 12198

Getman & Biryla, LLP  
XXXX  
800 Rand Bldg, 14 Lafayette Sq  
Buffalo, NY 14203-1995

Getman & Biryla, LLP  
XXXX  
800 Rand Bldg, 14 Lafayette Sq  
Buffalo, NY 14203-1995

Harris Beach, PLLC  
XXXX  
99 Garnsey Rd  
Pittsford, NY 14534

Harris Beach, PLLC  
XXXX  
99 Garnsey Rd  
Pittsford, NY 14534

Harris Beach, PLLC  
XXXX  
99 Garnsey Rd  
Pittsford, NY 14534

Harris Beach, PLLC  
XXXX  
99 Garnsey Rd  
Pittsford, NY 14534

Harris Beach, PLLC  
XXXX  
99 Garnsey Rd  
Pittsford, NY 14534

Hodorowski Holdings, LLC  
796 Burdeck St  
Schenectady, NY 12306

Hodorowski Homes Legends Preserve, LLC  
796 Burdeck St  
Schenectady, NY 12306

Hodorowski Homes, LLC  
796 Burdeck St  
Schenectady, NY 12306

Hodorowski Operations, LLC  
796 Burdeck St  
Schenectady, NY 12306

Hodorowski Property Management  
796 Burdeck St  
Schenectady, NY 12306-1202

Internal Revenue Service  
XXXX  
PO Box 7346  
Philadelphia, PA 19101-7346

J. Luke Construction Co., LLC  
796 Burdeck St  
Schenectady, NY 12306

John Paul Builders, LLC  
796 Burdeck St  
Schenectady, NY 12306

John-Luke Development, LLC  
796 Burdeck St  
Schenectady, NY 12306

JPH Mechanical, LLC  
796 Burdeck St  
Schenectady, NY 12306

KeyBank, N.A.  
XXXX  
726 Exchange St Ste 900  
Buffalo, NY 14210

L & W Supply Corporation  
XXXX  
55 Vantage Point Dr  
Rochester, NY 14624

Law Office of Jeffrey L. Zimring  
XXXX  
120 Broadway Ste 250  
Albany, NY 12204

Law Offices of Isaac H. Greenfield, PLLC  
XXXX  
2 Executive Blvd Ste 305  
Suffern, NY 10901

Law Offices of Scott H. Bernstein, LLC  
XXXX  
14 Penn Plz, 225 West 34th Street Fl 9,  
New York, NY 10122

Law Offices of Stephanie J. Donato, PLLC  
2093  
261 N Plank Rd  
Newburgh, NY 12550

Law Offices of Stephanie J. Donato, PLLC  
XXXX  
261 N Plank Rd  
Newburgh, NY 12550

M & T Bank  
XXXX  
1 M&T Plz  
Buffalo, NY 14203-1420

M & T Bank  
XXXX  
1 M&T Plz  
Buffalo, NY 14203-1420

M & T Bank  
XXXX  
1 M&T Plz  
Buffalo, NY 14203-1420

Meged Funding Group Corp.  
XXXX  
1 Princeton Ave  
Brick, NJ 08724

NL Troy Schenectady, Inc.  
XXXX  
713 Troy Schenectady Rd  
Latham, NY 12110

NYS Department of Taxation & Finance  
XXXX  
ATTN: Bankruptcy Section PO Box 5300  
Albany, NY 12205-0300

ORDD Law, LLP  
XXXX  
POB 437  
Clifton Park, NY 12065

Paul B. Harding, Esq.  
1222 Troy Schenectady Rd  
Niskayuna, NY 12309

Paul C. Hodorowski  
217 Brittany Pl  
Schenectady, NY 12309

Relin, Goldstein & Crane, LLP  
XXXX  
28 E Main St Ste 1800  
Rochester, NY 14614-1936

Rupp Pfalzgraf, LLC  
XXXX  
1600 Liberty Bldg  
Buffalo, NY 14202-3694

State of New York  
XXXX  
The Capitol  
Albany, NY 12224-0341

The Klein Law Firm, LLC  
XXXX  
1820 Swarthmore Ave Ste 714  
Lakewood, NJ 08701

TSR 767, LLC  
1222 Troy Schenectady Rd  
Niskayuna, NY 12309

Wolberg Electrical Supply Co., Inc.  
XXXX  
35 Industrial Park Rd  
Albany, NY 12206

Zisholtz & Zisholtz, LLP  
XXXX  
200 Garden City Plz Ste 408  
Garden City, NY 11530